

**Certificate of Notice Page 1 of 2**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Carla N. Young  
 Debtor

Case No. 15-13504-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: ChrissyW  
 Form ID: 138NEW

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: May 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2018.

db #+Carla N. Young, 417 S. 2nd Street, Colwyn, PA 19023-3103  
 13530515 +AES/PNC Bank, AES/DDB, PO Box 8183, Harrisburg, PA 17105-8183  
 13530514 +Access Receivables, PO Box 9801, Towson, MD 21284-9801  
 13551621 ECMC, PO BOX 16408, St Paul, MN 55116-0408  
 13530517 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184  
 13530518 +IC System, Attn: Bankruptcy, 444 Highway 96 East; PO Box 64378, St. Paul, MN 55164-0378  
 13530519 +John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123  
 13530520 +KML Law Group, PC, 701 Market Street, Philadelphia, PA 19106-1538  
 13564218 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma, OK 73118-6051  
 13530521 +Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648  
 13530522 +Pennacle Credit Services, LLC, c/o Convergent Outsourcing Inc, 800 SW 39th./ PO Box 9004, Renton, WA 98057-9004  
 13586792 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 13530523 +US Department of Housing and Urban Dev., c/o Deval LLC, 1255 Corporate Drive, #300, Irving, Texas 75038-2585

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov May 17 2018 02:23:02 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 17 2018 02:21:58  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 17 2018 02:22:55 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13530516 +E-mail/Text: broman@amhfcu.org May 17 2018 02:22:35 American Heritage Fcu,  
 2060 Red Lion Rd., Philadelphia, PA 19115-1699

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor MidFirst Bank agornall@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 JOHN L. MCCLAIN on behalf of Debtor Carla N. Young aaamccclain@aol.com, edpabankcourt@aol.com  
 JOHN L. MCCLAIN on behalf of Plaintiff Carla N. Young aaamccclain@aol.com, edpabankcourt@aol.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 THOMAS I. PULEO on behalf of Creditor MidFirst Bank tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Carla N. Young

Debtor(s)

Bankruptcy No: 15-13504-mdc

Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 5/16/18